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Case 14-28733-JNP Doc 1 Filed 09/12/14 Entered 09/12/14 13:17:56 Desc Main B1 (Official Form 1) (04/13) Document Page 1 of 52

United States Bankruptcy Court District of New Jersey					Volu	ıntary Petition		
Name of Debtor (if individual, enter Last, First, Middle):  Briggs, Thomas S. III					oint Debtor (Spouse) (Last, First, Middle):  Patricia L.			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  Thomas S Briggs				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer (if more than one, state all): 4438	I.D. (ITIN) /Com	plete EIN	Last four d	-			axpayer I.D	D. (ITIN) /Complete EIN
Street Address of Debtor (No. & Street, City, State 2914 Garwood Road Erial, NJ	& Zip Code):			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 2914 Garwood Road Exicl NJ				
	ZIPCODE 080	081					2	ZIPCODE <b>08081</b>
County of Residence or of the Principal Place of Bu <b>Camden</b>	siness:		County of Camder		e or of t	he Principal Pla	axpayer I.D. (ITIN) /Complete EIN  t, City, State & Zip Code):  ZIPCODE 08081  Te of Business:  ZIPCODE  Arrow street address):  ZIPCODE  Inkruptcy Code Under Which  In is Filed (Check one box.)  Chapter 15 Petition for  Recognition of a Foreign  Main Proceeding  Chapter 15 Petition for  Recognition of a Foreign  Nonmain Proceeding  Nature of Debts  Check one box.)  Consumer Debts are primarily  U.S.C. business debts.  To for a Pohouse-  C. § 101(51D).  C. S.C. § 101(51D).  Debts owed to insiders or affiliates) are less  Every three years thereafter).  THIS SPACE IS FOR  COURT USE ONLY	
Mailing Address of Debtor (if different from street a	address)		Mailing A	ddress of	Joint De	ebtor (if differen	it from stree	et address):
	ZIPCODE						2	ZIPCODE
Location of Principal Assets of Business Debtor (if	different from str	eet address	above):					
							2	ZIPCODE
Type of Debtor (Form of Organization)		Nature of (Check o	ne box.)			the Petitio	n is Filed (	Check <b>one</b> box.)
(Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities,				e as defined in 11 Chapter 9 Recog Chapter 11 Main Chapter 12 Chapter 13 Recog Nonn			ognition of a Foreign n Proceeding pter 15 Petition for ognition of a Foreign main Proceeding	
check this box and state type of entity below.)  Chapter 15 Debtor  Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:  Clearing Bank  Check  Debtor is a tar  Title 26 of the			(Check one box.)  Debts are primarily consumer business debts.  applicable.) t organization under States Code (the (Check one box.)  Debts are primarily consumer business debts.  \$ 101(8) as "incurred by an individual primarily for a personal, family, or house-			box.)  Debts are primarily		
Filing Fee (Check one box)	Internal I	Revenue Coo				oter 11 Debtors		
Full Filing Fee attached  Filing Fee to be paid in installments (Applicable tonly). Must attach signed application for the cour consideration certifying that the debtor is unable except in installments. Rule 1006(b). See Official	t's to pay fee	Debtor  Check if:  Debtor'	is a small busing is not a small busing a small busing a saggregate nonco	ousiness d	ebtor as quidated adjustme	debts (excluding o	J.S.C. § 10: lebts owed to levery three	1(51D).  o insiders or affiliates) are less
Filing Fee waiver requested (Applicable to chapte only). Must attach signed application for the cour consideration. See Official Form 3B.		A plan Accept	applicable box is being filed wances of the pla ance with 11 U.	rith this p in were so	etition olicited j	prepetition from		
Statistical/Administrative Information  Debtor estimates that funds will be available for Debtor estimates that, after any exempt property distribution to unsecured creditors.				id, there v	vill be n	o funds availab	le for	
Estimated Number of Creditors	5,00 00 10,00	1- 1	0,001- 25,000	25,001- 50,000		50,001- 100,000	Over 100,000	
			550,000,001 to 6100 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities			550,000,001 to 6100 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than	

Case 14-28733-JNP Doc 1 Filed 09/12/1 B1 (Official Form 1) (04/13) Document	14 Entered 09/12/14 1 _Page 2 of 52	L3:17:56 Desc Main Page 2
Voluntary Petition	Name of Debtor(s):	
(This page must be completed and filed in every case)	Briggs, Thomas S. III & Brig	ggs, Patricia L.
All Prior Bankruptcy Case Filed Within Last	t 8 Years (If more than two, attac	ch additional sheet)
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are pr I, the attorney for the petitioner r that I have informed the petition chapter 7, 11, 12, or 13 of tit explained the relief available un	if debtor is an individual rimarily consumer debts.) named in the foregoing petition, declare ner that [he or she] may proceed under tle 11, United States Code, and have need each such chapter. I further certify notice required by 11 U.S.C. § 342(b).
	Signature of Attorney for Debtor(s)	Date
or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No  Exhi  (To be completed by every individual debtor. If a joint petition is filed, ea  Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	ade a part of this petition.	ach a separate Exhibit D.)
	O days than in any other District.  partner, or partnership pending in talace of business or principal assets but is a defendant in an action or pro-	this District. in the United States in this District, occeding [in a federal or state court]
Certification by a Debtor Who Reside		Property
(Check all app  ☐ Landlord has a judgment against the debtor for possession of deb	plicable boxes.) ptor's residence. (If box checked, co	omplete the following.)
(Name of landlord the	at obtained judgment)	
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for possible.		
Debtor has included in this petition the deposit with the court of a filing of the petition.		
☐ Debtor certifies that he/she has served the Landlord with this cert	tification. (11 U.S.C. § 362(1)).	

## **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Briggs, Thomas S. III & Briggs, Patricia L.

## Signatures

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Thomas S. Briggs, III

Signature of Debtor

Thomas S. Briggs, III

X /s/ Patricia L. Briggs

Signature of Joint Debtor

Patricia L. Briggs

Telephone Number (If not represented by attorney)

**September 12, 2014** 

## Signature of Attorney\*



Signature of Attorney for Debtor(s)

Joseph J. Rogers 1185 Law Offices of Joseph J. Rogers 900 Route 168 Suite I4 Turnersville, NJ 08012-3212

jjresq@comcast.net

## September 12, 2014

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual

## Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of I	Foreign Repr	esentative		
Printed Name	of Foreign l	Representativ	e	
Printed Name	of Foreign l	Representativ	e	

## **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address			

Signature			

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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# Doc 1 Filed 09/12/14 Entered 09/12/14 13:17:56 Desc Main Document Page 4 of 52 United States Bankruptcy Court Case 14-28733-JNP

Jnited States	<b>Bankruptcy Cou</b>
District	of New Jersey

IN	NRE:	Case No		
Br	iggs, Thomas S. III & Briggs, Patricia L.	Chapter 13		
	Debte			
	DISCLOSURE OF	F COMPENSATION OF ATTORNEY FOR DEBTOR		
1.		2016(b), I certify that I am the attorney for the above-named debtor(s) and that c y, or agreed to be paid to me, for services rendered or to be rendered on behalf of ows:		
	For legal services, I have agreed to accept		\$	3,390.00
	Prior to the filing of this statement I have received .		\$	1,020.00
	Balance Due		\$	2,370.00
2.	The source of the compensation paid to me was:	Debtor Other (specify):		
3.	The source of compensation to be paid to me is:	Debtor Other (specify):		
4.	I have not agreed to share the above-disclosed co	ompensation with any other person unless they are members and associates of my	law firm.	
	I have agreed to share the above-disclosed comp together with a list of the names of the people sh	pensation with a person or persons who are not members or associates of my law taring in the compensation, is attached.	firm. A copy	of the agreement,
5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspects of the bankruptcy case, including:		
	<ul><li>b. Preparation and filing of any petition, schedules,</li><li>c. Representation of the debtor at the meeting of cr</li></ul>	endering advice to the debtor in determining whether to file a petition in bankrupt statement of affairs and plan which may be required; editors and confirmation hearing, and any adjourned hearings thereof;	cy;	
	<ul> <li>d. Representation of the debtor in adversary proceed</li> <li>e. [Other provisions as needed]</li> </ul>	dings and other contested bankruptcy matters;		
6.		fee does not include the following services: , amendments, defense of trustee motions, adversary procee of bank court orders and non-bankruptcy court hearings.	edings, los	ss mitigation,
	certify that the foregoing is a complete statement of an proceeding.	CERTIFICATION  y agreement or arrangement for payment to me for representation of the debtor(s)	in this bankru	ptcy
	September 12, 2014	/s/ Joseph J. Rogers		
-	Date	Joseph J. Rogers 1185 Law Offices of Joseph J. Rogers 900 Route 168 Suite I4 Turnersville, NJ 08012-3212		
		jjresq@comcast.net		

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

UNITED STATES BANKRUPTCY COURT

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

## Torni B 201A, Notice to Consumer Debtor(s)

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy">http://www.uscourts.gov/bkforms/bankruptcy</a> forms.html#procedure.

 $\underset{B201B \; (Form \; 201B)}{\textbf{Case}} \; \underset{(12/09)}{\textbf{14-28733-JNP}} \;$ 

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United States Bankruptcy Court
District of New Jersey

IN RE:	Case No.
Briggs, Thomas S. III & Briggs, Patricia L.	Chapter 13
Debtor(s)	•

Debtor(s)		
	E TO CONSUMER DEBTOR(S) E BANKRUPTCY CODE	
Certificate of [Non-Attorney]	Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer signing the debto notice, as required by § 342(b) of the Bankruptcy Code.	r's petition, hereby certify that I delivered	I to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	petition preparer the Social Secur principal, respor the bankruptcy p	number (If the bankruptcy is not an individual, state ity number of the officer, asible person, or partner of cetition preparer.)
X	(Required by 11	U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, resp partner whose Social Security number is provided above.	oonsible person, or	
Certificate of	of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read the	attached notice, as required by § 342(b) of	of the Bankruptcy Code.
Briggs, Thomas S. III & Briggs, Patricia L.	X /s/ Thomas S. Briggs, III	9/12/2014
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Patricia L. Briggs	9/12/2014
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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Document	Page 8 of 52
<b>B22C</b> (Official Form 22C) (Chapter 13) (04/13)	According to the calculations required by this statement:
	▼ The applicable commitment period is 3 years.
In re: Briggs, Thomas S. III & Briggs, Patricia L.	☐ The applicable commitment period is 5 years.
Debtor(s)	$\square$ Disposable income is determined under § 1325(b)(3).
Case Number:	<b>✓</b> Disposable income is not determined under § 1325(b)(3).
	(Check the boxes as directed in Lines 17 and 23 of this statement.)

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# CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Part I. REP	ORT OF INCOME		
	a. [	ital/filing status. Check the box that applies and of Unmarried. Complete only Column A ("Debtar Married. Complete both Column A ("Debtor")			
1	the s	igures must reflect average monthly income receiving calendar months prior to filing the bankruptcy of the before the filing. If the amount of monthly income divide the six-month total by six, and enter the re	Column A Debtor's Income	Column B Spouse's Income	
2	Gros	ss wages, salary, tips, bonuses, overtime, comm	issions.	\$	\$ 831.31
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.				
	a.	Gross receipts	\$		
	b.	Ordinary and necessary operating expenses	\$		
	c.	Business income	Subtract Line b from Line a	\$	\$
4	diffe	t and other real property income. Subtract Line rence in the appropriate column(s) of Line 4. Do not not not any part of the operating expenses enter IV.  Gross receipts  Ordinary and necessary operating expenses	not enter a number less than zero. <b>Do</b>		
	c.	Rent and other real property income	Subtract Line b from Line a	\$	\$
5	Inte	rest, dividends, and royalties.	<del></del>	\$	\$
6	Pens	ion and retirement income.		\$	\$
7	expe that by th	amounts paid by another person or entity, on a nses of the debtor or the debtor's dependents, is purpose. Do not include alimony or separate maine debtor's spouse. Each regular payment should be nent is listed in Column A, do not report that payment	including child support paid for intenance payments or amounts paid e reported in only one column; if a	\$	\$

8	Official Form 22C) (Chapter 13) (04/1  Unemployment compensation. Enter However, if you contend that unemploy was a benefit under the Social Security Column A or B, but instead state the an	ment compensation received Act, do not list the amount of	d by you o	or y	our spouse				
0	Unemployment compensation claimed to be a benefit under the Social Security Act		Spouse \$			\$		\$	
9	Income from all other sources. Special sources on a separate page. Total and emaintenance payments paid by your or separate maintenance. Do not included a separate maintenance as a victim of of international or domestic terrorism.  a. Adoption Subsidy Income b. See Continuation Sheet	nter on Line 9. <b>Do not incluse</b> <b>spouse, but include all oth</b> ude any benefits received un	ide alimoner paymender the Schumanity,	ny o nts ocia	or separate of alimony l Security	\$	2,043.33		1,138.05
10	<b>Subtotal.</b> Add Lines 2 thru 9 in Colum through 9 in Column B. Enter the total(	(s).				\$	2,043.33	\$	1,969.36
11	<b>Total.</b> If Column B has been completed and enter the total. If Column B has no Column A.					\$			4,012.69
	Part II. CALCUL	ATION OF § 1325(b)(4)	COMM	IT	MENT PE	RIOD	•		
12	Enter the amount from Line 11.							\$	4,012.69
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.  \$ b. \$ \$ C. \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$						ome of paid on w, the rt of		
	Total and enter on Line 13.							\$	0.00
14	Subtract Line 13 from Line 12 and e	nter the result.						\$	4,012.69
15	Annualized current monthly income 12 and enter the result.	for § 1325(b)(4). Multiply t	the amoun	t fro	om Line 14 b	by the		\$	48,152.28
16	<b>Applicable median family income.</b> En household size. (This information is averthe bankruptcy court.)						rk of		
	a. Enter debtor's state of residence: <b>Ne</b>	w Jersey	b. Enter	det	otor's househ	old siz	ze: <b>_3</b> _	\$	86,828.00
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed.  ✓ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is								
	period is 5 years" at the top of pag					upp			
	Part III. APPLICATION OF	§ 1325(b)(3) FOR DET	ERMIN	IN(	G DISPOSA	ABLE	E INCOM	Œ	

18	Enter the amount from Line 11.					\$	4,012.69
19	Marital adjustment. If you are mar total of any income listed in Line 10 expenses of the debtor or the debtor Column B income (such as payment than the debtor or the debtor's dependencessary, list additional adjustment not apply, enter zero.	, Column B that we's dependents. Specific spouse's tandents) and the an	vas NO ecify in ax liabil nount o	T paid on a regular basis for the lines below the basis for lity or the spouse's support of f income devoted to each pu	r the household r excluding the of persons other urpose. If is adjustment do		
	a.				\$		
	b.				\$		
	C.				\$	Φ.	0.00
20	Total and enter on Line 19.	75(1)(2) C 1,	T . 1	0.6 I: 10 1	1.	\$	0.00
20	Current monthly income for § 132					\$	4,012.69
21	Annualized current monthly incomplete and enter the result.	ne tor § 1325(b)(	3). Mu	itipiy the amount from Line	20 by the number	\$	48,152.28
22	Applicable median family income.	Enter the amount	t from I	Line 16.		\$	86,828.00
	Application of § 1325(b)(3). Check the applicable box and proceed as directed.						
23	The amount on Line 21 is mor under § 1325(b)(3)" at the top o						ermined
23	The amount on Line 21 is not a determined under § 1325(b)(3)" complete Parts IV, V, or VI.						
	Part IV. CALCULA	TION OF DED	UCTI	ONS ALLOWED UND	ER § 707(b)(2)		
	Subpart A: Deduc	tions under Stan	dards	of the Internal Revenue So	ervice (IRS)		
24A	National Standards: food, appared miscellaneous. Enter in Line 24A the Expenses for the applicable number from the clerk of the bankruptcy coururently be allowed as exemptions of dependents whom you support.	ne "Total" amount of persons. (This art.) The applicabl	from I inform e numb	RS National Standards for A ation is available at www.us per of persons is the number	Allowable Living adoj.gov/ust/ or that would	\$	
24B	National Standards: health care. If Out-of-Pocket Health Care for person Out-of-Pocket Health Care for person www.usdoj.gov/ust/ or from the cler persons who are under 65 years of a years of age or older. (The applicable category that would currently be alle of any additional dependents whom persons under 65, and enter the result persons 65 and older, and enter the ramount, and enter the result in Line  Persons under 65 years of age	ons under 65 years of age k of the bankruptoge, and enter in Lie number of person you support.) Mult in Line c1. Multiesult in Line c2.	s of age e or old cy cour ine b2 t ons in e ns on y ltiply L tiply Li Add Lin	, and in Line a2 the IRS Na ler. (This information is ava t.) Enter in Line b1 the appl the applicable number of pe each age category is the num- our federal income tax retur- tine a1 by Line b1 to obtain ne a2 by Line b2 to obtain	tional Standards for ilable at icable number of rsons who are 65 iber in that n, plus the number a total amount for a total amount for al health care		
	a1. Allowance per person		a2.	Allowance per person			
	b1. Number of persons		b2.	Number of persons			
	c1. Subtotal		c2.	Subtotal		\$	

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<b>B22C</b> (	Official Form 22C) (Chapter 13) (04/13)					
25A	<b>Local Standards: housing and utilities; non-mortgage expenses.</b> Enter that and Utilities Standards; non-mortgage expenses for the applicable county a information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the ban family size consists of the number that would currently be allowed as exempted ax return, plus the number of any additional dependents whom you support	and family size. (This kruptcy court). The applicable uptions on your federal income	\$			
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, if the IRS Housing and Utilities Standards; mortgage/rent expense for your conformation is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the band family size consists of the number that would currently be allowed as exemptax return, plus the number of any additional dependents whom you support the Average Monthly Payments for any debts secured by your home, as starfrom Line a and enter the result in Line 25B. Do not enter an amount less	bunty and family size (this kruptcy court) (The applicable aptions on your federal income t.); enter on Line b the total of ted in Line 47; subtract Line b				
	a. IRS Housing and Utilities Standards; mortgage/rental expense	\$				
	b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 \$					
	c. Net mortgage/rental expense	Subtract Line b from Line a	\$			
26	Local Standards: housing and utilities; adjustment. If you contend that and 25B does not accurately compute the allowance to which you are entitl Utilities Standards, enter any additional amount to which you contend you for your contention in the space below:	ed under the IRS Housing and	\$			
	Local Standards: transportation; vehicle operation/public transportat an expense allowance in this category regardless of whether you pay the ex and regardless of whether you use public transportation.					
	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.					
27A	$\square 0 \square 1 \square 2$ or more.					
	If you checked 0, enter on Line 27A the "Public Transportation" amount fr Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Ope Local Standards: Transportation for the applicable number of vehicles in th Statistical Area or Census Region. (These amounts are available at <a href="www.us">www.us</a> of the bankruptcy court.)	rating Costs" amount from IRS ne applicable Metropolitan	\$			
27B	Local Standards: transportation; additional public transportation expenses for a vehicle and also use public transportation, and you contend additional deduction for your public transportation expenses, enter on Line Transportation" amount from IRS Local Standards: Transportation. (This a	that you are entitled to an 27B the "Public"	6			

www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)

\$

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**B22C** (Official Form 22C) (Chapter 13) (04/13)

	Theck the number of vehicles for rship/lease expense for more			
	$\square$ 1 $\square$ 2 or more.			
28	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bathe total of the Average Monthly Payments for any debts secured by Vehicle subtract Line b from Line a and enter the result in Line 28. <b>Do not enter an</b>	nkruptcy court); enter in Line b e 1, as stated in Line 47;		
	a. IRS Transportation Standards, Ownership Costs	\$		
	Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 47	\$		
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$	
	<b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> C checked the "2 or more" Box in Line 28.	Complete this Line only if you		
29	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bathe total of the Average Monthly Payments for any debts secured by Vehicl subtract Line b from Line a and enter the result in Line 29. <b>Do not enter an</b>	nkruptcy court); enter in Line b e 2, as stated in Line 47;		
	a. IRS Transportation Standards, Ownership Costs	\$		
	Average Monthly Payment for any debts secured by Vehicle 2, as b. stated in Line 47	\$		
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$	
30	Other Necessary Expenses: taxes. Enter the total average monthly expense federal, state, and local taxes, other than real estate and sales taxes, such as taxes, social-security taxes, and Medicare taxes. Do not include real estate	income taxes, self-employment	\$	
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly			
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.			
33	Other Necessary Expenses: court-ordered payments. Enter the total morrequired to pay pursuant to the order of a court or administrative agency, surpayments. Do not include payments on past due obligations included in	ich as spousal or child support	\$	
34	Other Necessary Expenses: education for employment or for a physica child. Enter the total average monthly amount that you actually expend for employment and for education that is required for a physically or mentally whom no public education providing similar services is available.	education that is a condition of	\$	
35	Other Necessary Expenses: childcare. Enter the total average monthly an on childcare—such as baby-sitting, day care, nursery and preschool. <b>Do no payments.</b>	• • •	\$	
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfers of yourself or your dependents, that is not			
37	Other Necessary Expenses: telecommunication services. Enter the total you actually pay for telecommunication services other than your basic hom service—such as pagers, call waiting, caller id, special long distance, or int necessary for your health and welfare or that of your dependents. <b>Do not in deducted.</b>	e telephone and cell phone ernet service—to the extent	\$	

38	Total	<b>Expenses Allowed under IRS Standard</b>	<b>ds.</b> Enter the total of Lines 24 through 37.	\$
			onal Expense Deductions under § 707(b) ny expenses that you have listed in Lines 24-37	
	exper		Health Savings Account Expenses. List the monthly elow that are reasonably necessary for yourself, your	
	a.	Health Insurance	\$	
	b.	Disability Insurance	\$	
39	c.	Health Savings Account	\$	
	Total	and enter on Line 39	<del>-</del>	\$
		u do not actually expend this total amou pace below:	ant, state your actual total average monthly expenditures in	
40	montl elderl	nly expenses that you will continue to pay	chold or family members. Enter the total average actual for the reasonable and necessary care and support of an your household or member of your immediate family who is the payments listed in Line 34.	\$
41	you a Servi	ctually incur to maintain the safety of your	total average reasonably necessary monthly expenses that r family under the Family Violence Prevention and the nature of these expenses is required to be kept	\$
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.			
43	actua secon <b>trust</b>	lly incur, not to exceed \$156.25 per child, dary school by your dependent children le	under 18. Enter the total average monthly expenses that you for attendance at a private or public elementary or ess than 18 years of age. You must provide your case xpenses, and you must explain why the amount claimed accounted for in the IRS Standards.	\$
44	clothi Natio	ng expenses exceed the combined allowar nal Standards, not to exceed 5% of those	the total average monthly amount by which your food and nees for food and clothing (apparel and services) in the IRS combined allowances. (This information is available at nkruptcy court.) You must demonstrate that the l necessary.	\$
45	charit in 26	able contributions in the form of cash or f U.S.C. § 170(c)(1)-(2). <b>Do not include a</b>	easonably necessary for you to expend each month on inancial instruments to a charitable organization as defined ny amount in excess of 15% of your gross monthly	
	incon	ne.		\$

(		/ ( <b>F</b> / (					
	Subpart C: Deductions for Debt Payment						
	you o Payn the to follo	ore payments on secured claims own, list the name of the creditor nent, and check whether the paymental of all amounts scheduled as a wing the filing of the bankruptcy. Enter the total of the Average N	, identify the nent include contractual case, divi	the property securing des taxes or insurance lly due to each Secur ded by 60. If necessa	the debt, state the A e. The Average Mor ed Creditor in the 60	Average Monthly nthly Payment is 0 months	
47		Name of Creditor	Property	Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
	a.				\$	☐ yes ☐ no	
	b.				\$	☐ yes ☐ no	
	c.				\$	yes no	
				Total: Ad	ld lines a, b and c.		\$
	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.						
48		Name of Creditor		Property Securing t	he Debt	1/60th of the Cure Amount	
	a.					\$	
	b.					\$	
	c.					\$	
					Total: Ad	ld lines a, b and c.	\$
49	such	nents on prepetition priority cl as priority tax, child support and ruptcy filing. Do not include cu	alimony	claims, for which you	were liable at the ti	ime of your	\$
		pter 13 administrative expenses exulting administrative expense.	s. Multiply	y the amount in Line	a by the amount in I	Line b, and enter	
	a.	Projected average monthly Cha	pter 13 pl	an payment.	\$		
50	b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)						
	c.	Average monthly administrativ case	e expense	of Chapter 13	Total: Multiply Lirand b	nes a	\$
51	Total	<b>Deductions for Debt Payment.</b> En	ter the tot	al of Lines 47 throug	gh 50.	<del></del>	\$
				: Total Deductions f			
52	Tota	l of all deductions from income	. Enter the	e total of Lines 38, 40	6, and 51.		\$

B22C (	(Official Form 22C) (Chapter 13) (04/13)						
	Part V. DETERMINATION OF DISPOSABLE INCOME UNDER §	1325(b)(2)					
53	Total current monthly income. Enter the amount from Line 20.		\$				
54	<b>Support income.</b> Enter the monthly average of any child support payments, foster care paym disability payments for a dependent child, reported in Part I, that you received in accordance applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such ch	with	\$				
55	<b>Qualified retirement deductions.</b> Enter the monthly total of (a) all amounts withheld by you from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) repayments of loans from retirement plans, as specified in § 362(b)(19).		\$				
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.		\$				
57	<b>Deduction for special circumstances.</b> If there are special circumstances that justify addition for which there is no reasonable alternative, describe the special circumstances and the result in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses at total in Line 57. You must provide your case trustee with documentation of these expenses are provide a detailed explanation of the special circumstances that make such expenses necessar reasonable.	ing expenses and enter the and you must					
57	Nature of special circumstances expense						
	a. \$						
	b. \$						
	c.   \$						
	Total: Add Lines a, b, and c						
58	<b>Total adjustments to determine disposable income.</b> Add the amounts on Lines 54, 55, 56, enter the result.	and 57 and	\$				
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter	the result.	\$				
	Part VI. ADDITIONAL EXPENSE CLAIMS						
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, the and welfare of you and your family and that you contend should be an additional deduction from under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All average monthly expense for each item. Total the expenses.	om your current	monthly				
	Expense Description	Monthly Ar	nount				
60	a.	\$					
	b.	\$					
	c.	\$					
	Total: Add Lines a, b and c	\$					
	Part VII. VERIFICATION						
	I declare under penalty of perjury that the information provided in this statement is true and co both debtors must sign.)	orrect. (If this a	joint case,				
61	Date: September 12, 2014 Signature: /s/ Thomas S. Briggs, III						
	(Sector)						

(Joint Debtor, if any)

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\_\_ Case No. \_\_

## CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME

**Continuation Sheet - Income from all other sources** 

Source	Amount
Adoption Subsidy Income 3/6/14	161.67
Adoption Subsidy Income 4/4/14	162.79
Adoption Subsidy Income 5/6/14	162.42
Rental Income	1,250.00
Rental Income 11/4/2013	483.33
Unemployment Income	310.00

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Case 14-28733-JNP B1D (Official Form 1, Exhibit D) (12/09)

## Doc 1 Filed 09/12/14 Entered 09/12/14 13:17:56 Desc Main Document Page 17 of 52 United States Bankruptcy Court

District of New Jersey

District of 1	New Jersey
IN RE:	Case No
Briggs, Thomas S. III	Chapter 13
Debtor(s)  EXHIBIT D - INDIVIDUAL DEBTOR  CREDIT COUNSELL	
Warning: You must be able to check truthfully one of the five sta do so, you are not eligible to file a bankruptcy case, and the coun whatever filing fee you paid, and your creditors will be able to r and you file another bankruptcy case later, you may be required to stop creditors' collection activities.	rt can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is fit one of the five statements below and attach any documents as direct	
1. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined to performing a related budget analysis, and I have a certificate from the certificate and a copy of any debt repayment plan developed through	the opportunities for available credit counseling and assisted me in a agency describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined to performing a related budget analysis, but I do not have a certificate final a copy of a certificate from the agency describing the services provide the agency no later than 14 days after your bankruptcy case is filed.	the opportunities for available credit counseling and assisted me in from the agency describing the services provided to me. You must file the ded to you and a copy of any debt repayment plan developed through
3. I certify that I requested credit counseling services from an app days from the time I made my request, and the following exigent requirement so I can file my bankruptcy case now. [Summarize exig	circumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obyou file your bankruptcy petition and promptly file a certificate frof any debt management plan developed through the agency. Fai case. Any extension of the 30-day deadline can be granted only falso be dismissed if the court is not satisfied with your reasons counseling briefing.  4. I am not required to receive a credit counseling briefing because	rom the agency that provided the counseling, together with a copy ilure to fulfill these requirements may result in dismissal of your couse and is limited to a maximum of 15 days. Your case may for filing your bankruptcy case without first receiving a credit
motion for determination by the court.]  [ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by	y reason of mental illness or mental deficiency so as to be incapable
of realizing and making rational decisions with respect to fin.  Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically participate in a credit counseling briefing in person, by telepl.  Active military duty in a military combat zone.	impaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has dete does not apply in this district.	rmined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided	l above is true and correct.
Signature of Debtor: /s/ Thomas S. Briggs, III	

Date: **September 12, 2014** 

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Case 14-28733-JNP B1D (Official Form 1, Exhibit D) (12/09)

## Doc 1 Filed 09/12/14 Entered 09/12/14 13:17:56 Desc Main Document Page 18 of 52 United States Bankruptcy Court

District of New Jersey

District of P	new Jersey
IN RE:	Case No
Briggs, Patricia L.	Chapter 13
Debtor(s)  EXHIBIT D - INDIVIDUAL DEBTOR  CREDIT COUNSELIN	
Warning: You must be able to check truthfully one of the five stado so, you are not eligible to file a bankruptcy case, and the cour whatever filing fee you paid, and your creditors will be able to reand you file another bankruptcy case later, you may be required to stop creditors' collection activities.	t can dismiss any case you do file. If that happens, you will lose esume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is fi one of the five statements below and attach any documents as direct	
1. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined to performing a related budget analysis, and I have a certificate from the certificate and a copy of any debt repayment plan developed through	the opportunities for available credit counseling and assisted me in a agency describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate fra copy of a certificate from the agency describing the services provide the agency no later than 14 days after your bankruptcy case is filed.	the opportunities for available credit counseling and assisted me in from the agency describing the services provided to me. You must file the ded to you and a copy of any debt repayment plan developed through
3. I certify that I requested credit counseling services from an appeadays from the time I made my request, and the following exigent requirement so I can file my bankruptcy case now. [Summarize exigent property of the country of t	circumstances merit a temporary waiver of the credit counseling
of realizing and making rational decisions with respect to fina	rom the agency that provided the counseling, together with a copy ilure to fulfill these requirements may result in dismissal of your or cause and is limited to a maximum of 15 days. Your case may for filing your bankruptcy case without first receiving a credit e of: [Check the applicable statement.] [Must be accompanied by a reason of mental illness or mental deficiency so as to be incapable ancial responsibilities.); impaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has deterdoes not apply in this district.	rmined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided	above is true and correct.

Date: **September 12, 2014** 

Signature of Debtor: /s/ Patricia L. Briggs

## $\underset{B6 \; Summary \; (Official \; Form \; 6 \; - \; Summary)}{Case \; 14-28733-JNP \; Doc \; 1}$

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**United States Bankruptcy Court District of New Jersey** 

IN RE:	Case No
Briggs, Thomas S. III & Briggs, Patricia L.	Chapter 13
Debtor(s)	

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 339,000.00		
B - Personal Property	Yes	3	\$ 19,475.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 406,590.62	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 3,742.58	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 61,095.04	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	4			\$ 6,866.14
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$ 6,676.00
	TOTAL	22	\$ 358,475.00	\$ 471,428.24	

# Case 14-28733-JNP Doc 1 B 6 Summary (Official Form 6 - Summary) (12/13) Tiled 09/12/14 Entered 09/12/14 13:17:56 Desc Main Document Page 20 of 52 United States Bankruptcy Court District of New Jersey

IN RE:	Case No
Briggs, Thomas S. III & Briggs, Patricia L.	Chapter 13
Debtor(s)	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 3,742.58
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 12,815.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 16,557.58

## State the following:

Average Income (from Schedule I, Line 12)	\$ 6,866.14
Average Expenses (from Schedule J, Line 22)	\$ 6,676.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 4,012.69

## State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 58,151.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 3,742.58	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 61,095.04
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 119,246.04

Case 14-28733-JNP B6A (Official Form 6A) (12/07)	Doc 1	Filed 09/12	/14	Entered 09/12/14 13:17:56
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IN RE Briggs, Thomas S. III & Briggs, Patricia L.

Case No. (If known)

Desc Main

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
2914 Garwood Road		J	209,000.00	220,032.00
Erial, NJ 08081				
48 West 2nd Avenue Pine Hill, NJ 08021		J	130,000.00	177,119.00

**TOTAL** 

339.000.00

(Report also on Summary of Schedules)

Case 14-28733-JNP B6B (Official Form 6B) (12/07)	Doc 1	Filed 09/12	2/14	Entered
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Case No. (If known)

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

		_		-	
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account & Savings Account TD Bank	J	275.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Furniture	J	5,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Hess Trucks (20) Barbie Dolls (15)	J	400.00
6.	Wearing apparel.		Clothing	J	500.00
7.	Furs and jewelry.		Jewelry	J	200.00
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		life insurance TERM	J	0.00
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	Х			

Case 14-28733-JNP  $_{B6B\,(Official\,Form\,6B)\,(12/07)\,\text{-}\,Cont.}$ 

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IN RE Briggs, Thomas S. III & Briggs, Patricia L. Debtor(s)

\_ Case No. \_

(If known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2008 Mazda CX9	J	13,100.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Х			

Case 14-28733-JNP B6B (Official Form 6B) (12/07) - Cont.	Doc 1	
<b>B6B</b> (Official Form 6B) (12/07) - Cont.		_

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(If known)

IN RE Briggs, Thomas S. III & Briggs, Patricia L.

Debtor(s)

\_ Case No. \_

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	Х		H	
not arready fisted. Itemize.				
		TO	ΓAL	19,475.00

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(If known)

IN RE Briggs, Thomas S. III & Briggs, Patricia L. Debtor(s)

	Case No
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## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$155,675. \*

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
11 USC § 522(d)(1)	20,000.00	209,000.00
11 USC § 522(d)(5)	1,000.00	130,000.00
11 USC § 522(d)(5)	275.00	275.00
11 USC & 522(d)(3)	5 000 00	5,000.00
11 USC § 522(d)(3)	400.00	400.00
11 USC § 522(d)(3)	500.00	500.00
		200.00
		13,100.00
	11 USC § 522(d)(1)  11 USC § 522(d)(5)  11 USC § 522(d)(5)  11 USC § 522(d)(3)	11 USC § 522(d)(1)  11 USC § 522(d)(5)  11 USC § 522(d)(5)  11 USC § 522(d)(5)  275.00  11 USC § 522(d)(3)  11 USC § 522(d)(3)  11 USC § 522(d)(3)  11 USC § 522(d)(4)  500.00  11 USC § 522(d)(4)

<sup>\*</sup> Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 14-28733-JNP B6D (Official Form 6D) (12/07)	Doc 1	Filed 09/12	2/14	Entered 09/12/14 13:17
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IN RE Briggs, Thomas S. III & Briggs, Patricia L.

Case No.

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 139191872			2nd Mortgage	l			34,232.00	34,232.00
Bk Of Amer 4161 Piedmont Pkwy Greensboro, NC 27410			48 West 2nd Avenue Pine Hill, NJ 08021					
			VALUE \$ 130,000.00	L				
ACCOUNT NO. 4651501007200		Н	MORTGAGE ACCOUNT OPENED 1/2008				220,032.00	11,032.00
Chase Po Box 24696 Columbus, OH 43224			2914 Garwood Road Erial, NJ 08081					
			VALUE \$ 209,000.00					Ī
ACCOUNT NO. 11108921132401			Purchase Money Security				9,439.62	
Chase Auto Po Box 901076 Ft Worth, TX 76101			2008 Mazda CX9					
			VALUE \$ 13,100.00					
ACCOUNT NO. <b>68552475</b>			MORTGAGE ACCOUNT OPENED 6/2006				142,887.00	12,887.00
Green Tree Servicing L 332 Minnesota St Ste 610 Saint Paul, MN 55101			48 West 2nd Avenue Pine Hill, NJ 08021					
			VALUE \$ 130,000.00	1				
0 continuation sheets attached	•	•	(Total of th	is p	_	e)	\$ 406,590.62	\$ 58,151.00
					Tota	al	* 400 500 00	. 50 454 00

(Use only on last page)

(Report also on Summary of Schedules.)

\$ 406,590.62 \$ (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

58,151.00

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IN RE Briggs, Thomas S. III & Briggs, Patricia L.

1 continuation sheets attached

Debtor(s)

(If known)

Case No.

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

liste	Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority ed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
$\checkmark$	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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(If known)

IN RE Briggs, Thomas S. III & Briggs, Patricia L.

Debtor(s)

\_ Case No. \_

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

## **Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

			(Type of Finance)							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED		AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.		J	2011 Taxes	T						
Internal Revenue Service Bankruptcy Department 955 South Springfield Avenue Springfield, NJ 08071								3,742.58	3,742.58	
ACCOUNT NO.										
ACCOUNT NO.										
ACCOUNT NO.										
ACCOUNT NO.										
ACCOUNT NO.										
Sheet no1 of1 continuation sheets Schedule of Creditors Holding Unsecured Priority	att	ached	to (Totals of t	Sub			\$	3,742.58	\$ 3,742.58	\$
			nedule E. Report also on the Summary of Sci	,	Tot	tal	\$	3,742.58		
(Us	e oi	nly on	last page of the completed Schedule E. If ap al Summary of Certain Liabilities and Relate	plic	Tot abl	tal le,	•	,	\$ 3,742.58	\$

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IN RE Briggs, Thomas S. III & Briggs, Patricia L.

Debtor(s)

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>22858854</b>		Н	Collection Account				
Able Imaging 157 Fries Mill Rd. Turnersville, NJ 08012							105.00
ACCOUNT NO. <b>3499918339915993</b>		Н	Collection Account	+		H	100.00
Amex Po Box 297871 Fort Lauderdale, FL 33329							1,494.00
ACCOUNT NO. <b>5910</b>		J	Collection Account	1		H	1,434.00
Aspenn 1430 Jersey Avenue Suite 1 North Brunswick, NJ 08902							368.26
ACCOUNT NO. <b>20906276</b>		w	Collection Account	+		H	300.20
Berlin Medical Associates 175 Cross Keys Road, Bld 300A Berlin, NJ 08009			Additional Account Numbers: 22857055				
				G1		Н	874.00
3 continuation sheets attached			(Total of the	•	age	()	\$ 2,841.26
			(Use only on last page of the completed Schedule F. Reporthe Summary of Schedules and, if applicable, on the Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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(If known)

IN RE Briggs, Thomas S. III & Briggs, Patricia L.

Debtor(s)

Case No.

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3006010104507774		Н	Revolving Credit Card Charges	+			
Cap1/boscv 26525 N Riverwoods Blvd Mettawa, IL 60045							1 002 00
ACCOUNT NO. 4640-1820-6141-0662		w	Revolving Credit Card Charges	+			1,093.00
Chase 201 N. Walnut St//de1-1027 Wilmington, DE 19801							1,987.00
ACCOUNT NO. <b>DC-001004-14</b>		Н	Collection Account	+			1,307.00
Citibank PO Box 6077 Sioux Falls, SD 57117-6077			Additional Account Numbers: 5121-0722-4657-8456; 8560076069; DC-003045-14; 6035320091710150				9,199.00
ACCOUNT NO. 10120992321100314		J	Collection Account	H			9,199.00
Emerg Phy Assoc of S Jersey PO Box 740021 Cincinnati, OH 45274-0021			Additional Account Numbers:211003144114602				
				_			1,570.00
ACCOUNT NO. HRRG PO Box 189053 Plantation, FL 33318-9053			Assignee or other notification for: Emerg Phy Assoc of S Jersey				
ACCOUNTING			Assignee or other notification for:				
ACCOUNT NO.  Akron Billing Center 3585 Ridge Park Drive Akron, OH 44333-8203			Emerg Phy Assoc of S Jersey				
ACCOUNT NO. <b>DC-001804-14</b>	H	Н	Judgment	+			
GE Capital Retail Bank PO Box 965004 Orlando, FL 32896-5004			Additional Account Numbers: 8558426025; 8558429247; dc-00207714; 4866; 6497				
1 2 2						L	6,858.00
Sheet no1 of3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	Sub nis p			\$ 20,707.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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(If known)

IN RE Briggs, Thomas S. III & Briggs, Patricia L.

Debtor(s)

\_ Case No. \_

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:				
Pressler And Pressler 7 Entin Road Parsippany, NJ 07054			GE Capital Retail Bank				
ACCOUNT NO. <b>208526804</b>		W	Collection Account	-			
HSBC PO Box 5203 Carol Stream, IL 60197							4,079.00
ACCOUNT NO.			Assignee or other notification for:				4,073.00
Praxis Financial Solutions 7301 N Lincoln Avenu Suite 220 Lincolnwood, IL 60712-1733			HSBC				
ACCOUNT NO. <b>6393050421707738</b>			Revolving Credit Card Charges				
Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051							4 000 00
ACCOUNT NO. 5029350471082169		w	Student Loan				1,822.00
Sallie Mae Po Box 9655 Wilkes Barre, PA 18773							42 945 00
ACCOUNT NO.		J					12,815.00
State Of New Jersey Division Of Taxation CN-190 Trenton, NJ 08650							0.00
ACCOUNT NO. <b>8558073346</b>		Н	Collection Account				0.00
T-Mobile PO Box 742596 Cincinnati, OH 45274-2596			Additional Account Numbers: 797470845				4.4.0.00
Sheet no. 2 of 3 continuation sheets attached to				Sub	tota	L al	1,143.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	nis p T t als tatis	age Fota o o stica	e) al on al	\$ 19,859.00 \$

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(If known)

IN RE Briggs, Thomas S. III & Briggs, Patricia L.

Debtor(s)

Case No.

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>DC00304514</b>		J	Collection Account	+		Н	
Thd/cbna Po Box 6497 Sioux Falls, SD 57117	-		Concession Addams				8,767.18
ACCOUNT NO.			Assignee or other notification for:	+		Н	
Midland Fund 8875 Aero Dr San Diego, CA 92123-2251			Thd/cbna				
ACCOUNT NO.			Assignee or other notification for:	+		H	
Pressler And Pressler 7 Entin Road Parsippany, NJ 07054			Thd/cbna				
ACCOUNT NO. <b>23179586</b>		Н	Collection Account	+			
Virtua Health PO Box 8500-8267 Philadelphia, PA 19178-8267			Additional Account Numbers: 2049333988; 2060943277				
ACCOUNT NO.							8,920.60
ACCOUNT NO.	-						
ACCOUNT NO.				_			
Sheet no. $\underline{3}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his p			\$ 17,687.78
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als Statis	tica	n al	\$ 61,095.04

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IN RE Briggs, Thomas S. III & Briggs, Patricia L.

Debtor(s)

Case No.

(If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases. DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. **Tom And Mary McPherson Residential Lease** 48 Wesr 2nd Avenue Pine Hill, NJ 08012

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 $IN\ RE$  Briggs, Thomas S. III & Briggs, Patricia L.

ricia L. Case No. Debtor(s)

(If known)

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

	Docu	iment Page 35 of	d 09/12/14 13:17:56 Desc Main 52
Fill in this information to identify	your case:		
Debtor 1 Thomas S. Briggs First Name  Debtor 2 Patricia L. Briggs (Spouse, I filing) First Name	Middle Name  Middle Name	Last Name  Last Name	
United States Bankruptcy Court for the: I	District of New Jersey		
Case number			Check if this is:
(If known)			An amended filing
			A supplement showing post-petition chapter 13 income as of the following date:
Official Form 6I			MM / DD / YYYY
Schedule I: You	ır Income		12/13
separate sheet to this form. On the	top of any additional pa	ges, write your name and ca	se number (if known). Answer every question.
Part 1: Describe Employment  1. Fill in your employment information.	ent	Debtor 1	Debtor 2 or non-filing spouse
1. Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.	Employment status	Debtor 1  ☐ Employed ☑ Not employed	Debtor 2 or non-filing spouse  Employed  Not employed
1. Fill in your employment information.  If you have more than one job, attach a separate page with information about additional		Employed	<b>☑</b> Employed
1. Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation may Include student	Employment status	Employed Not employed	<ul><li>✓ Employed</li><li>✓ Not employed</li></ul>
1. Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation may Include student	Employment status  Occupation	Employed Not employed	Employed  Not employed  School Bus Driver

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

For Debtor 1

For Debtor 2 or non-filing spouse

2. \$ 0.00 \$ 1,391.14

\$ 0.00 \$ \$ 1,391.14

Official Form 6l Schedule I: Your Income page 1

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Debtor 1

Thomas S. Briggs III Case number (if known) C

			For Debtor 1		For Debtor 2 or non-filing spouse		
(	Copy line 4 here	<b>4</b> .	\$_	0.00	\$	1,391.14	
5. <b>L</b>	ist all payroll deductions:						
	5a. Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	152.31	
	5b. Mandatory contributions for retirement plans	5b.	\$	0.00	\$	0.00	
	5c. Voluntary contributions for retirement plans	5c.	\$	0.00	\$	0.00	
	5d. Required repayments of retirement fund loans	5d.	\$	0.00	\$	0.00	
	5e. Insurance	5e.	\$	0.00	\$	0.00	
	5f. Domestic support obligations	5f.	\$	0.00	\$	0.00	
	5g. <b>Union dues</b>	5g.	\$	0.00	\$	0.00	
	5h. Other deductions. Specify:	5h.	+\$	0.00	+ \$	0.00	
6.	Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h$ .	6.	\$	0.00	\$	152.31	
7.	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	1,238.83	
8. l	List all other income regularly received:						
	8a. Net income from rental property and from operating a business, profession, or farm						
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	1,450.00	\$	0.00	
	8b. Interest and dividends	8b.	\$	0.00	\$	0.00	
	8c. Family support payments that you, a non-filing spouse, or a depende regularly receive	ent					
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	0.00	
	8d. Unemployment compensation	8d.	\$	0.00	\$	0.00	
	8e. Social Security	8e.	\$	2,068.00	\$	0.00	
	8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	ice	\$	1,034.00	\$	0.00	
	Specify: Daughters Social Security	8f.					
	8g. Pension or retirement income	8g.	\$	0.00	\$	0.00	
	8h. Other monthly income. Specify: _See Schedule Attached	8h.	+\$_	975.00	+\$	100.31	
9.	Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	5,527.00	\$	100.31	
	Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse.	10.	\$	5,527.00	\$	1,339.14	<b>=</b> \$ 6,866.14
ı	State all other regular contributions to the expenses that you list in Scheon notice contributions from an unmarried partner, members of your household, yother friends or relatives.			lents, your roomr	nates, a	nd	
ı	Do not include any amounts already included in lines 2-10 or amounts that are	not a	vailable	e to pay expense	es listed	in <i>Schedul</i> e <i>J</i> .	
;	Specify:				_	11.	+ \$0.00
	Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Schedules and Statistical Summary of C				•		\$ <u>6,866.14</u>
							Combined monthly income
13.	Do you expect an increase or decrease within the year after you file this f	form?	?				
	Yes. Explain: See Continuation Sheet						

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

**Continuation Sheet - Page 1 of 2** 

DEBTOR SPOUSE

Other monthly income:

Adoption Subs. 975.00 0.00 2nd Job 0.00 100.31

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\_\_ Case No. \_

Debtor(s)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

**Continuation Sheet - Page 2 of 2** 

Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Patrica Drives a school bus for 2 different companies. Megouh is full-time and Brookfield is as needed. She does not work during the summer and schedule I is pro-rated

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Fill in this information to identify your case:			
Debtor 1	Check if this	ie.	
First Name Middle Name Last Name  Debtor 2 Patricia L. Briggs	———— An amend		
(Spouse, if filing) First Name Middle Name Last Name	☐ A supplen	nent showing po	st-petition chapter 13
United States Bankruptcy Court for the: District of New Jersey	expenses	as of the follow	ing date:
Case number (If known)	MM / DD /		or 2 because Debtor 2
Official Form 6J		a separate hou	
Schedule J: Your Expenses			12/13
Be as complete and accurate as possible. If two married people are filli information. If more space is needed, attach another sheet to this form (if known). Answer every question.			
Part 1: Describe Your Household			
1. Is this a joint case?  In No. Go to line 2.			
Yes. Does Debtor 2 live in a separate household?			
No Yes. Debtor 2 must file a separate Schedule J.			
2. Do you have dependents?	Dependent's relationship to	De pendent's	Does dependent live
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	Debtor 1 or Debtor 2	age	with you?
Do not state the dependents' names.	Daughter	<u>11y</u>	No Yes
			□ No
			☐ Yes☐ No
			Yes
			No No
			☐ Yes
			│
3. Do your expenses include expenses of people other than yourself and your dependents?			
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless you a	re using this form as a suppleme	nt in a Chapter 1	3 case to report
expenses as of a date after the bankruptcy is filed. If this is a supplement applicable date.	ental <i>Schedule J</i> , check the box a	t the top of the fo	orm and fill in the
Include expenses paid for with non-cash government assistance if you		Your ex	nonsos
such assistance and have included it on Schedule I: Your Income (Office	,	Tour ex	penses
<ol> <li>The rental or home ownership expenses for your residence. Include first mortgage payments an any rent for the ground or lot.</li> </ol>		\$ <b>1,</b>	785.00
If not included in line 4:			
4a. Real estate taxes		4a. \$	0.00
4b. Property, homeowner's, or renter's insurance		4b. \$	0.00
4c. Home maintenance, repair, and upkeep expenses			30.00
4d. Homeowner's association or condominium dues		4d. \$	0.00

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Debtor 1

Thomas S. Briggs III
First Name Middle Name

Last Name

Case number (if known)\_

		Your expe	nses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.	00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$300	0.00
6b. Water, sewer, garbage collection	6b.	\$87	.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$37	5.00
6d. Other. Specify: See Schedule Attached	6d.	\$150	0.00
7. Food and housekeeping supplies	7.	\$500	0.00
8. Childcare and children's education costs	8.	\$ <b>0</b> .	00
9. Clothing, laundry, and dry cleaning	9.	\$150	0.00
Personal care products and services	10.	\$120	0.00
Medical and dental expenses	11.	\$230	0.00
<ol> <li>Transportation. Include gas, maintenance, bus or train fare.</li> <li>Do not include car payments.</li> </ol>	12.	\$27	5.00
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$ <u>21</u> (	0.00
4. Charitable contributions and religious donations	14.	\$100	0.00
<ol> <li>Insurance.</li> <li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li> </ol>			
15a. Life insurance	15a.	\$200	0.00
15b. Health insurance	15b.	\$ <b>0</b> .	00
15c. Vehicle insurance	15c.	\$250	0.00
15d. Other insurance. Specify:	15d.	\$ <b>0</b> .	00
5. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$0.	00
7. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$380	0.00
17b. Car payments for Vehicle 2	17b.	\$ <b>0</b> .	00
17c. Other. Specify:	17c.	\$ <b>0</b> .	00
17d. Other. Specify:	17d.	\$ <b>0</b> .	00
<ol> <li>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</li> </ol>	18.	\$0.	00
9. Other payments you make to support others who do not live with you.		\$ <b>0</b> .	00
Specify:	19.	Ψ	
0. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	ne.		
20a. Mortgages on other property	20a.	\$1,43	4.00
20b. Real estate taxes	20b.	\$ <b>0</b> .	00
20c. Property, homeowner's, or renter's insurance	20c.	\$ <b>0</b> .	00
20d. Maintenance, repair, and upkeep expenses	20d.	\$ <b>0</b> .	00
20e. Homeowner's association or condominium dues	20e.	\$0.	00

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Debtor 1	Thomas S. Briggs III First Name Middle Name Last Name	Case number (if known)	
21. <b>Other</b> . \$	Specify:	21.	+\$0.00
	onthly expenses. Add lines 4 through 21.  ult is your monthly expenses.	22.	\$6,676.00
23. Calculat	e your monthly net income.		
23a. Co	ppy line 12 (your combined monthly income) from Schedule I.	23a.	\$6,866.14
23b. Co	opy your monthly expenses from line 22 above.	23b.	- \$6,676.00
	ubtract your monthly expenses from your monthly income. ne result is your <i>monthly net income</i> .	23c.	\$190.14
For exan	expect an increase or decrease in your expenses within the year after nple, do you expect to finish paying for your car loan within the year or do ye payment to increase or decrease because of a modification to the terms of	ou expect your	
Yes.	None		

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Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

Other Utilities (DEBTOR)

Gas

150.00

0.00

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Case No.

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **24** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: **September 12, 2014** Signature: /s/ Thomas S. Briggs, III Debtor Thomas S. Briggs, III Date: September 12, 2014 Signature: /s/ Patricia L. Briggs (Joint Debtor, if any) Patricia L. Briggs [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or

imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

# DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the	(the president or other officer or an authorized agent of the corporation or a
member or an authorized agent of the partnership) of the _	
	declare under penalty of perjury that I have read the foregoing summary and summary page plus 1), and that they are true and correct to the best of my

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Signature:

Date:

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**United States Bankruptcy Court** 

**District of New Jersey** 

IN RE:	Case No.
Briggs, Thomas S. III & Briggs, Patricia L.	Chapter 13
Debtor(s)	•

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

9,000.00 2014 Estimated Year to Date Income

18,448.00 2013 Income

18,030.00 2012 Income

# 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

24,000.00 2014 Social Security Income

## 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	preceding the commencement of \$6,255.* If the debtor is an individual obligation or as part of an alternative of the second of t	of the case unless the agging vidual, indicate with an a attive repayment schedule or chapter 13 must include the control of the case of t	gregate value of asterisk (*) any p under a plan by de payments and	ment or other transfer to any creditor of all property that constitutes or is affe payments that were made to a creditor an approved nonprofit budgeting and c d other transfers by either or both spoud)	cted by such transfer is less that on account of a domestic suppor redit counseling agency. (Married
	* Amount subject to adjustment	on 4/01/16, and every thi	ree years therea	tfter with respect to cases commenced o	on or after the date of adjustment
None	the delicity proceeding the commencement of this case to of for the benefit of credit				
4. Sui	its and administrative proceeding	ngs, executions, garnish	ments and atta	nchments	
None		ors filing under chapter 1	2 or chapter 13	or was a party within <b>one year</b> immed must include information concerning petition is not filed.)	
AND DC00 MIDL	IION OF SUIT CASE NUMBER 0180414 LAND FUNDING LLC VS. nas and Patricia Briggs	NATURE OF PROCES  Judgment	EDING	COURT OR AGENCY AND LOCATION CAMDEN COUNTY SPECIAL	STATUS OR DISPOSITION Filed
DC0	0304514 and Funding VS. THOMAS	CIVIL NEW FILING		CAMDEN COUNTY SPECIAL CIVIL PART	Filed
	0207714 and Funding VS. THOMAS GGS	CIVIL NEW FILING		CAMDEN COUNTY SPECIAL CIVIL PART	Filed
Portf	0100414 folio Recover Assoc. VS. MAS BRIGGS	CIVIL NEW FILING		CAMDEN COUNTY SPECIAL CIVIL PART	Filed
None	the commencement of this case.	. (Married debtors filing	under chapter 1	er any legal or equitable process within 2 or chapter 13 must include informates are separated and a joint petition is	ion concerning property of either
5. Re	possessions, foreclosures and re	eturns			
None	the seller, within one year imme	ediately preceding the co	ommencement o	sure sale, transferred through a deed in of this case. (Married debtors filing under or not a joint petition is filed, unless	der chapter 12 or chapter 13 mus
6. As	signments and receiverships				
None	at Describe any assignment of property for the benefit of electrons made within 120 anys minimately proceeding the commencement of this ease				
None	_ of Elst air property which has been in the hands of a castodian, receiver, or court appointed official within one year immediately proceeding the				

# 7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

OR ORGANIZATION **Erial Community Church** 1725 New Brooklyn Road Erial, NJ 08081-0000

NAME AND ADDRESS OF PERSON

RELATIONSHIP TO DEBTOR, IF ANY

DESCRIPTION AND DATE OF GIFT VALUE OF GIFT

Throughout Year \$1200

#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Law Offices of Joseph J. Rogers 900 Route 168 Suite I4 Turnersville, NJ 08012-3212

DATE OF PAYMENT, NAME OF AMOUNT OF MONEY OR DESCRIPTION PAYOR IF OTHER THAN DEBTOR AND VALUE OF PROPERTY 08/2014 1,020.00

001 Debtorcc Inc 372 Summit Avenue Jersey City, NJ 07306 5/12/14 9.95

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, sayings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

 $\checkmark$ 

List all property owned by another person that the debtor holds or controls.

# 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

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#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 $\checkmark$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 $\checkmark$ 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

 $\checkmark$ 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>September 12, 2014</b>	Signature /s/ Thomas S. Briggs, III	
	of Debtor	Thomas S. Briggs, III
Date: September 12, 2014	Signature /s/ Patricia L. Briggs	
	of Joint Debtor	Patricia L. Briggs
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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IN RE:		Case No.
Briggs, Thomas S. III & Briggs, Patrici	a L.	Chapter 13
	Debtor(s)	
	VERIFICATION OF CREDITOR MATR	XIX
The above named debtor(s) hereby ver	rify(ies) that the attached matrix listing creditor	s is true to the best of my(our) knowledge.
Date: <b>September 12</b> , <b>2014</b>	Signature: /s/ Thomas S. Briggs, III	
	Thomas S. Briggs, III	Debtor
Date: September 12, 2014	Signature: /s/ Patricia L. Briggs	
	Patricia L. Briggs	Joint Debtor, if any

Able Imaging 157 Fries Mill Rd. Turnersville, NJ 08012

Akron Billing Center 3585 Ridge Park Drive Akron, OH 44333-8203

Amex
Po Box 297871
Fort Lauderdale, FL 33329

Apex Asset Management 1891 Santa Barbara Dr St Lancaster, PA 17601

Aspenn 1430 Jersey Avenue Suite 1 North Brunswick, NJ 08902

Attorney General Hughes Justice Complex PO Box 080 Trenton, NJ 08625

Berlin Medical Associates 175 Cross Keys Road, Bld 300A Berlin, NJ 08009

Bk Of Amer 4161 Piedmont Pkwy Greensboro, NC 27410

Cap1/boscv 26525 N Riverwoods Blvd Mettawa, IL 60045 Chase Po Box 24696 Columbus, OH 43224

Chase 201 N. Walnut St//del-1027 Wilmington, DE 19801

Chase Auto
Po Box 901076
Ft Worth, TX 76101

Citibank PO Box 6077 Sioux Falls, SD 57117-6077

Emerg Phy Assoc of S Jersey PO Box 740021 Cincinnati, OH 45274-0021

GE Capital Retail Bank PO Box 965004 Orlando, FL 32896-5004

Green Tree Servicing L 332 Minnesota St Ste 610 Saint Paul, MN 55101

HRRG
PO Box 189053
Plantation, FL 33318-9053

HSBC PO Box 5203 Carol Stream, IL 60197 Internal Revenue Service Bankruptcy Department 955 South Springfield Avenue Springfield, NJ 08071

Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Midland Fund 8875 Aero Dr San Diego, CA 92123-2251

Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123

Ncep Llc 3715 Davinci Ct Ste 200 Norcross, GA 30092

NJ Division Of Taxation Bankruptcy Section PO Box 245 Trenton, NJ 08695-0245

Portfolio Recovery Ass 120 Corporate Blvd Ste 1 Norfolk, VA 23502

Praxis Financial Solutions 7301 N Lincoln Avenu Suite 220 Lincolnwood, IL 60712-1733 Pressler And Pressler 7 Entin Road Parsippany, NJ 07054

Sallie Mae Po Box 9655 Wilkes Barre, PA 18773

State Of New Jersey Division Of Taxation CN-190 Trenton, NJ 08650

T-Mobile PO Box 742596 Cincinnati, OH 45274-2596

Thd/cbna
Po Box 6497
Sioux Falls, SD 57117

Tom And Mary McPherson 48 Wesr 2nd Avenue Pine Hill, NJ 08012

Virtua Health PO Box 8500-8267 Philadelphia, PA 19178-8267